(b) whether it is also a fact that the Ministry of Social Justice and Empowerment has repeatedly requested his Ministry to consider 65+ persons as senior citizens instead of 65+;

(c) whether it is a fact that his Ministry still gives Income Tax concessions to 65 only; and

(d) if so, by when the Ministry proposes to give concessions to 65+ persons?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) Yes, Sir.

(d) Under the existing provisions of the Income-tax Act, a senior citizen is defined to be a person who is at least 65 years of age at any time during the previous year. The proposal to reduce the existing age-limit was examined during the exercise for the Union Budget 2006-07 and it was not considered feasible to reduce the same

Collection of borrowers details by CIBIL

1551 DR. K. MALAISAMY Will the Minister of FINANCE be pleased to state:

(a) whether Credit Information Bureau (India) Ltd. (CIBIL) is able to collect the details of borrowers and give the latest position of borrowers;

(b) what action has been taken by RBI against the banks who refuse to divulge information with CIBIL; and

(c) the details of NPAs of scheduled commercial banks and its values'?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Credit Information Bureau (India) Limited is placing the list of defaulters (suit-filed accounts) of Rs 1 Crore and above and wilful defaulters (non suit-filed accounts) of Rs. 25 lacs and above as on 31st March, 2003 and onwards on its website www cibil.com At present Banks and Financial Institutions can share details of the borrower with CIBIL only after obtaining specific consent from the borrower. However, there is no prohibition on disclosure of names of borrowers against whom suits have been filed.

(b) No instance of refusal by any bank to divulge information to CIBIL has been brought to the notice of Reserve Bank of India (RBI) However, RBI has noticed instances where there is delay on the part of banks/FIs to furnish the credit information to CIBIL. Whenever such complaints are received from CIBIL, RBI takes up the matter with the banks/FIs concerned advising them to forward the desired information without delay.

(c) As on 31.03.2005, the Gross Non-Performing Assets of scheduled commercial banks stood at Rs. 59,516 crore, which was 5.2% of gross bank credit.

Redesigning of Service Tax Net

1552. SHRI UDAY PRATAP SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether Government have a proposal to redesign Service Tax net for the year 2006-07; and

(b) if so, the services which are being considered to be brought under Income-tax net?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Service tax is leviable under the provisions of Chapter V of the Finance Act, 1994. The proposals of the Government to extend the service tax net are contained in clause 68 of the Finance Bill, 2006, which has been introduced by Finance Minister in Lok Sabha on 28th February, 2006.

Opening of Bank Branches in Pakistan

†1553. SHRI UDAY PTATAP SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether State Bank of India and Punjab National Bank have asked for permission from Government to open their branches in Pakistan; and

(b) if so, the details thereof and the names of the countries wherein branches of these banks have been opened?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Yes, Sir. Reserve Bank of India (RBI) has received request from State Bank of India (SBI) and Bank of India (BOI) to open two branches each in Pakistan. Punjab National Bank (PNB) has also evinced interest in opening two branches in Pakistan. As on 28th February, 2006, one branches of PNB is functioning in Afghanistan and a total of 25 branches of SBI are functioning abroad-one each in Australia, Bahamas Island, Bahrain, Belgium, France, Germany, Hong Kong, Maldives Islands, Singapore, South Africa and Sultanate of Oman, two branches in Japan and three branches each in Bangladesh, Sri Lanka, UK and USA.

†Original notice of the question was received in Hindi.